

In re the matter of

DENICE OWENS-BRITTON
f/k/a DENICE OWENS,

Debtor.

NO. 05-05786
CHAPTER 13

JUDGE PAMELA S. HOLLIS

STATEMENT OF FILING

TO:

Denice Owens-Britton
11265 S. Aberdeen Street
Chicago, IL 60643-4558
BY U.S. MAIL

Sara K. Ledford, Attorney at Law
Marilyn O. Marshall, Chapter 13 Trustee

BY ELECTRONIC TRANSMISSION
BY ELECTRONIC TRANSMISSION

PLEASE TAKE NOTICE that the attached Statement of Outstanding Obligations was filed with the United States Bankruptcy Court for the Northern District of Illinois, a copy of which is hereby served upon you.

PROOF OF SERVICE

I, the undersigned attorney, certify that I served a copy of this Notice with Statement of Outstanding Obligations attached, upon the parties listed above, by the methods specified, from 18201 Morris Avenue, Homewood, Illinois 60430 before the hour of 5:00 P.M. on the 6th day of May, 2009.

BY: /s/ Terri M. Long
TERRI M. LONG

LAW OFFICES OF TERRI M. LONG

18201 Morris Avenue

Homewood, Illinois 60430

Phone: (708) 922-3301 Fax: (708) 922-3302

Atty. for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., its Successors
and/or Assigns

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re)	Bk. No. 05-05786
)	
DENICE OWENS-BRITTON,)	Chapter 13
)	
Debtor.)	
_____)	

STATEMENT OF OUTSTANDING OBLIGATIONS

Mortgage Electronic Registration Systems, Inc., secured creditor in the above-entitled Bankruptcy proceeding, its assignees and/or successors in interest, holds a lien on the subject property generally described as **11265 S. Aberdeen, Chicago, Illinois**, and hereby submits the following Statement of Outstanding Obligations:

1. On March 23, 2009, the Chapter 13 Trustee filed a Notice of Cure of All Pre-Petition Mortgage Obligations which required that a Statement of Outstanding Obligations be filed with the Court within 60 days of service should any post-petition delinquency exist.
2. Secured Creditor alleges that on September 26, 2005, a Repayment Order With Provision for Stay Relief Upon Default was entered. A copy of said Repayment Order is attached hereto as **EXHIBIT "A"** and made a part hereof.
3. According to said Repayment Order, Debtor was to maintain regular monthly mortgage payments commencing October 2005. Debtor was also to cure a \$778.34 arrearage by paying an additional \$194.59 in November 2005, December 2005 and January 2006 and an additional \$194.57 in February 2006.

4. Debtor has failed to comply with the terms of said Repayment Order and therefore is not current post-petition. Moreover, Debtor has failed to insure the subject property and Secured Creditor has been force placing insurance and advancing premiums for same.

5. A total of \$6,969.88 is due in post-Order payments, arrearage installments, late charges and force placed insurance advances. A post-Order reconciliation spreadsheet is attached hereto as **EXHIBIT "B"** and made a part hereof.

Dated:

By /s/ Terri M. Long
TERRI M. LONG
Law Offices of Terri M. Long
Homewood Professional Building
18201 Morris Avenue
Homewood, Illinois 60430
(708) 922-3301

Polk, Prober & Raphael, A Law Corporation
Attorneys for Secured Creditor
20750 Ventura Boulevard, Suite 100
Woodland Hills, California 91364
(818) 227-0100
S.124-3195

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re the matter of

DENICE OWENS-BRITTON
f/k/a DENICE OWENS,

NO. 05-05786
CHAPTER 13

Debtor.

JUDGE PAMELA S. HOLLIS

**REPAYMENT ORDER WITH PROVISION
FOR STAY RELIEF UPON DEFAULT**

THIS CAUSE coming on to be heard on the motion of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., its successors and/or assigns, for relief from the automatic stay, the Court having jurisdiction over the subject matter;

IT IS HEREBY ORDERED:

1. That the movant must receive the following payments by the corresponding dates:
 - A. The regular October 2005, post-petition mortgage payment on or before the due date;
 - B. \$194.59 plus the November, 2005, post-petition mortgage payment on or before the due date;
 - C. \$194.59 plus the December, 2005, post-petition mortgage payment on or before the due date;
 - D. \$194.59 plus the January, 2006, post-petition mortgage payment on or before the due date;
 - E. \$194.57 plus the February, 2006, post-petition mortgage payment on or before the due date;

(These payments represent fees, costs, and late charges in the amount of \$778.34.)

2. That movant must receive the payments listed in ¶1 on or before the corresponding date. If movant fails to receive any one scheduled payment, the repayment schedule is void and the stay shall be automatically modified and Bankruptcy Rule 4001(a)(3) waived, as to movant, its principals, agents, successors and/or assigns, as to certain real estate, with a common address of 11265 S. Aberdeen, Chicago, Illinois, *fourteen (14)* calendar days after mailing notification to the Debtor, the Debtor's attorney, and the trustee unless during that period the Debtor shall tender funds to bring the loan post-petition current.

EXHIBIT A

Page Two/Repayment Order with Provisions for Stay Relief Upon Default/OWENS-BRITTON 05-05786

3. That upon completion of the repayment schedule in ¶1 or tender of funds to bring the loan post-petition current under ¶2, the Debtor must continue to make "timely" post-petition mortgage payments directly to Creditor continuing monthly thereafter for the pendency of the bankruptcy.

4. That a payment is considered "timely" if it is received in the office of the Creditor on or before the 15th day of the month in which it is due. A late charge is due on all payments received after the 15th day of the month.

5. That if the movant fails to receive two "timely" post-petition monthly mortgage payments, thereby rendering the Debtor two months in post-petition default, the stay shall be automatically terminated as to movant, its principals, agents, successors and/or assigns, and Bankruptcy Rule 4001(a)(3) waived, as to certain real estate, with a common address of 11265 S. Aberdeen, Chicago, Illinois, *fourteen (14)* calendar days after mailing notification to the Debtor, the Debtor's attorney, and the trustee, unless during that period the Debtor shall tender funds to bring the loan post-petition current.

6. That in the event Movant takes action related to the Debtor's default pursuant to this Order, Movant is entitled to collect all legal fees incurred as related to such action. These legal fees must be paid within the same cure period set forth herein, or the provisions of ¶2 or ¶5 shall prevail.

ENTER:


BANKRUPTCY JUDGE

DATED: 9-26-05

LAW OFFICES OF TERRI M. LONG
18201 Morris Avenue
Homewood, Illinois 60430
Phone: (708) 922-3301
Fax : (708) 922-3302
Atty. for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
its successors and/or assigns

xx5597-OWENS-BRITON POST APO PAYMENT HISTORY

DUE DATE	AMOUNT DUE	LATE CHARGES	FORCE PLACED INSURANCE	AMOUNT RECEIVED	DATE RECEIVED
10/18/2005	\$342.80	\$17.14	\$7.61	\$684.00	11/22/2005
11/18/2005	\$342.80	\$0.00	\$7.61		
11/18/2005	\$194.59	\$0.00	\$0.00	\$194.59	11/26/2005
12/18/2005	\$342.80	\$0.00	\$7.61	\$684.00	12/14/2005
12/18/2005	\$194.59	\$0.00	\$0.00		
1/18/2006	\$342.80	\$0.00	\$13.57		
1/18/2006	\$194.59	\$0.00	\$0.00		
2/18/2006	\$342.80	\$0.00	\$13.57	\$342.00	2/21/2006
2/18/2006	\$194.57	\$0.00	\$0.00		
3/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	4/13/2006
4/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	5/13/2006
5/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	6/21/2006
6/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	8/8/2006
7/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	9/7/2006
8/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	10/20/2006
9/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	11/24/2006
10/18/2006	\$342.80	\$17.14	\$13.57	\$342.00	1/5/2007
11/18/2006	\$342.80	\$17.14	\$13.57	\$342.80	3/1/2007
12/18/2006	\$342.80	\$17.14	\$13.57	\$342.80	4/16/2007
1/18/2007	\$342.80	\$17.14	\$13.57	\$342.80	5/10/2007
2/18/2007	\$342.80	\$17.14	\$13.57	\$342.00	6/12/2007
3/18/2007	\$342.80	\$17.14	\$13.57	\$342.80	7/23/2007
4/18/2007	\$342.80	\$17.14	\$13.57	\$342.80	9/14/2007
5/18/2007	\$342.80	\$17.14	\$13.57	\$342.80	9/27/2007
6/18/2007	\$342.80	\$17.14	\$13.57	\$342.80	10/4/2007
7/18/2007	\$342.80	\$17.14	\$13.57	\$342.00	12/17/2007
8/18/2007	\$342.80	\$17.14	\$13.57	\$342.00	3/7/2008
9/18/2007	\$342.80	\$17.14	\$13.57	\$342.00	6/2/2008
10/18/2007	\$342.80	\$17.14	\$13.57	\$684.00	10/3/2008
11/18/2007	\$342.80	\$17.14	\$13.57		
12/18/2007	\$342.80	\$17.14	\$13.57	\$684.00	1/16/2009
1/18/2008	\$342.80	\$17.14	\$13.57		
2/18/2008	\$342.80	\$17.14	\$13.57		
3/18/2008	\$342.80	\$17.14	\$13.57		
4/18/2008	\$342.80	\$17.14	\$13.57		
5/18/2008	\$342.80	\$17.14	\$13.57		
6/18/2008	\$342.80	\$17.14	\$13.57		
7/18/2008	\$342.80	\$17.14	\$12.92		
8/18/2008	\$342.80	\$17.14	\$12.90		
9/18/2008	\$342.80	\$17.14	\$12.90		
10/18/2008	\$342.80	\$17.14	\$12.90		
11/18/2008	\$342.80	\$17.14	\$12.89		
12/18/2008	\$342.80	\$17.14	\$12.89		
1/18/2009	\$342.80	\$17.14	\$12.89		
2/18/2009	\$342.80	\$17.14	\$12.89		
3/18/2009	\$342.80	\$17.14	\$12.88		
4/18/2009	\$342.80	\$17.14	\$12.88		
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TOTALS	\$15,518.74	\$668.46	\$558.87	\$9,776.19	
CREDITED	-\$9,776.19	\$0.00	\$0.00		
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	\$5,742.55	\$668.46	\$558.87	\$6,969.88	

Exhibit "B"